



Rural Business Service (RBS) **FREE** **LENDER WORKSHOP**

“Benefits of Business and Industry Guaranteed Loan Program for your Bank”

This free workshop will cover the life of a U.S. Department of Agriculture Rural Development Business and Industry (B & I) Guaranteed Loan from application processing to after closing Lender servicing. Training materials will be provided.

Who Should Attend?

The workshop is geared towards **Lenders** and **Service Providers** and others who want to understand more about the process as a whole. **Compliance Officers, Underwriters, and loan closing personnel** will receive valuable information about what is needed from the loan package to complete their process as streamlined as possible. Even if this is not your specific role, understanding what goes into application processing, closing and funding the loan helps with setting borrower expectations up front resulting in a smoother closing and happier customers.

Topics Covered:

- Benefits of B&I Lending to the Bank and Borrower
- Identifying a B&I Loan (Screening Application)
- Eligibility Issues (Lender Experience and Business Location)
- Understanding the B&I Loan Process (Pre-application versus Full Application)
- Underwriting Criteria (Tangible Balance Sheet Equity and Collateral Test)
- Agency Review and Approval with Conditional Commitment
- Step-by-Step B&I Form Completion
- Packaging the Loan for USDA Rural Development Submittal
- Loan Closing, Funding and Lender Servicing
- Issuing Loan Note Guarantee
- Lender Servicing and Reporting Responsibility After Closing

Don't miss this opportunity!

REGISTER NOW

B&I Lender Training is held monthly on the last Thursday;
location alternates between Athens and Tifton

Training Date	Location	Contact to Register
April 25, 2013 9-noon	Athens, Stephens Federal Building	david.mull@ga.usda.gov
May 23, 2013 1-4pm	Tifton, UGA Tifton Campus NESPAL Building	al.burns@ga.usda.gov
June 27, 2013 9-noon	Athens, Stephens Federal Building	david.mull@ga.usda.gov
July 25, 2013 1-4pm	Tifton, UGA Tifton Campus NESPAL Building	al.burns@ga.usda.gov
August 22, 2013 9-noon	Athens, Stephens Federal Building	david.mull@ga.usda.gov
September 26, 2013 1-4pm	Tifton, UGA Tifton Campus NESPAL Building	al.burns@ga.usda.gov
August 22, 2013 9-noon	Athens, Stephens Federal Building	david.mull@ga.usda.gov
September 26, 2013 1-4pm	Tifton, UGA Tifton Campus NESPAL Building	al.burns@ga.usda.gov

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